



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [SANTANDER HOLDINGS USA, INC.](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [149,432,676](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SANTANDER HOLDINGS USA, INC.](#)

[75 STATE STREET](#)

[BOSTON, MA 02109](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	149,555,399			142,439,833			131,555,538			134,164,491					
Net income (\$000)	-840,364			753,169			707,404			561,066					
Number of BHCs in peer group	128			125			118			108					
	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.26	2.77	96	4.55	3.01	95	4.86	3.08	95	4.74	2.92	95			
+ Non-interest income	2.62	1.21	89	2.61	1.32	87	2.46	1.31	87	2.17	1.35	85			
- Overhead expense	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95	4.30	2.72	95			
- Provision for credit losses	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97	1.98	0.16	96			
+ Securities gains (losses)	0.02	0.02	62	0	0.01	61	0	0	26	0	0.01	47			
+ Other tax equivalent adjustments	0.06	0	98	0.07	0	96	0.05	0	98	0.09	0	97			
= Pretax net operating income (tax equivalent)	-0.44	1.04	6	1.15	1.56	19	1.16	1.57	16	0.72	1.43	11			
Net operating income	-0.56	0.81	6	0.53	1.19	9	0.54	1.24	5	0.42	0.89	11			
Net income	-0.56	0.82	6	0.53	1.19	9	0.54	1.24	5	0.42	0.90	11			
Net income (Subchapter S adjusted)					1.18		1.17			1.42		0.99			
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.68	3.55	96	6.54	4.41	96	6.62	4.24	95	6.28	3.80	95			
Interest expense	1.17	0.52	92	1.66	1.08	85	1.41	0.86	88	1.17	0.60	89			
Net interest income (tax equivalent)	4.51	3.01	96	4.88	3.33	95	5.22	3.38	95	5.11	3.19	94			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.75	0.27	95	2.75	0.21	97	2.87	0.22	96	3	0.24	98			
Earnings coverage of net loan and lease losses (X)	1.23	22.91	10	1.50	24.40	7	1.54	21.75	10	1.35	19.67	6			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	7.97	1.58	97	3.93	0.83	98	4.48	0.90	98	4.84	0.98	98			
Allowance for loan and lease losses / Total loans and leases	7.78	1.55	97	3.87	0.81	98	4.41	0.89	98	4.70	0.96	98			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.87	0.71	93	2.38	0.57	96	2.62	0.61	96	3.70	0.72	98			
30-89 days past due loans and leases / Total loans and leases	2.67	0.39	98	3.79	0.43	98	4.04	0.44	98	3.69	0.47	98			
Liquidity and Funding															
Net noncore funding dependence	40.19	3.20	93	52.06	14.45	95	49.08	16.62	95	45.54	17.03	93			
Net short-term noncore funding dependence	-8.43	-4.76	31	3.71	3.38	42	-0.48	4.66	20	-0.25	4.83	26			
Net loans and leases / Total assets	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31	61.85	62.73	34			
Capitalization															
Tier 1 leverage ratio	13.77	9.13	96	13.13	9.76	94	14.03	9.71	96	14.17	9.53	98			
Holding company equity capital / Total assets	13.31	11.16	80	14.73	12.43	77	15.69	12.22	85	16.51	11.94	93			
Total equity capital (including minority interest) / Total assets	14.23	11.29	88	16.32	12.57	88	17.58	12.27	94	18.48	12.01	97			
Common equity tier 1 capital / Total risk-weighted assets	15.94	12.38	89	14.63	12.17	83	15.53	12.12	85	16.38	12.19	90			
Net loans and leases / Equity capital (X)	4.38	5.58	24	4.11	5.21	24	3.97	5.29	20	3.75	5.27	19			
Cash dividends / Net income		42.30		53.11	33.12	84	59.51	27.31	93	4.38	31.29	15			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	-0.04	16.68	7	10.22	9.26	66	5.72	7	58	-6.60	8.28	4			
Equity capital	-9.69	6.99	6	3.50	10.49	29	0.45	7.89	23	7.98	10.18	61			
Net loans and leases	-3.82	9.07	11	7.16	9.10	59	6.40	7.89	50	-6.19	9.38	3			
Noncore funding	-15.79	-12.18	48	16.45	6.59	73	13.28	10.67	62	-17.08	5.59	23			
Parent Company Ratios															
Short-term debt / Equity capital	3.12	0.77	85	5.08	1.02	86	4.44	1.14	84	1.16	1.07	77			
Long-term debt / Equity capital	50.85	13.56	89	40.38	13.04	84	35.06	13.37	82	36.83	12.69	85			
Equity investment in subsidiaries / Equity capital	99.40	102.81	28	106.14	103.22	69	104.72	103.10	61	102.40	102.10	50			
Cash from ops + noncash items + op expense / Op expense + dividends	109.54	147.24	33	101.83	190.27	16	100.25	174.91	16	58.46	148.20	11			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	7,617,831	8,050,834	7,513,188	7,253,677		-5.38	3.55
Income from lease financing receivables.....	40,942	56,867	41,424	42,110		-28.00	-20.69
Fully taxable income on loans and leases.....	7,620,067	8,064,475	7,514,773	7,289,808		-5.51	3.06
Tax-exempt income on loans and leases.....	38,706	43,226	39,839	5,979		-10.46	173.70
Estimated tax benefit on income on loans and leases.....	12,721	26,698	37,285	20,275		-52.35	-81.36
Income on loans and leases (tax equivalent).....	7,671,494	8,134,399	7,591,897	7,316,062		-5.69	2.61
Investment interest income (tax equivalent).....	288,509	353,028	366,551	392,081		-18.28	-41.43
Interest on balances due from depository institutions.....	42,336	134,085	105,841	69,917		-68.43	572.96
Interest income on other earning assets.....	32,394	64,712	50,624	38,234		-49.94	-41.51
Total interest income (tax equivalent).....	8,034,733	8,686,224	8,114,913	7,816,294		-7.50	0.05
Interest on time deposits of \$250K or more	8,804	13,728	10,782	6,930		-35.87	
Interest on time deposits < \$250K.....	79,205	127,200	67,865	55,083		-37.73	
Interest on foreign office deposits	20,913	56,562	28,415	24,285		-63.03	1290.49
Interest on other deposits	180,836	376,260	281,591	154,436		-51.94	-2.40
Interest on other borrowings and trading liabilities.....	1,371,040	1,631,978	1,320,177	1,161,974		-15.99	54.13
Interest on subordinated debt and mandatory convertible securities	4	1,885	15,372	48,460		-99.79	-99.99
Total interest expense.....	1,660,802	2,207,613	1,724,202	1,451,168		-24.77	37.90
Net interest income (tax equivalent).....	6,373,931	6,478,611	6,390,711	6,365,126		-1.62	-6.63
Non-interest income.....	3,918,592	3,712,549	3,240,827	2,907,096		5.55	56.83
Adjusted operating income (tax equivalent)	10,292,523	10,191,160	9,631,538	9,272,222		0.99	10.38
Overhead expense.....	8,255,103	6,366,505	5,818,874	5,771,251		29.66	-7.48
Provision for credit losses.....	2,824,937	2,290,832	2,352,793	2,661,106		-29.34	
Securities gains (losses)	32,651	6,630	-5,363	1,721		392.47	81.04
Other tax equivalent adjustments	92,490	101,748	68,625	126,729		-9.10	
Pretax net operating income (tax equivalent).....	-661,691	1,642,574	1,523,043	968,315			
Applicable income taxes	-110,645	472,199	425,900	-152,334			
Tax equivalent adjustments	105,257	128,558	106,108	147,876		-18.12	4.81
Applicable income taxes (tax equivalent).....	-5,388	600,757	532,008	-4,458			
Minority interest	184,061	288,648	283,631	411,707		-36.23	
Net income before discontinued operations, net of minority interest	-840,364	753,169	707,404	561,066			
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	-840,364	753,169	707,404	561,066			
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-656,303	1,041,817	991,035	972,773			
Investment securities income (tax equivalent).....	288,509	353,028	366,551	392,081		-18.28	-41.43
US Treasury and agency securities (excluding mortgage-backed securities)	27,293	65,836	28,164	22,772		-58.54	2.24
Mortgage-backed securities	255,223	270,688	324,432	350,780		-5.71	25.96
All other securities	5,993	16,504	13,955	18,529		-63.69	-97.72
Cash dividends declared.....	125,000	400,000	420,950	24,600		-68.75	756.16
Common	125,000	400,000	410,000	10,000		-68.75	
Preferred.....	0	0	10,950	14,600			-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	5.37	3.27	96	6.10	4	96	6.17	3.87	95	5.83	3.47	95			
Less: Interest expense	1.11	0.48	92	1.55	0.98	86	1.31	0.79	87	1.08	0.55	89			
Equals: Net interest income (tax equivalent)	4.26	2.77	96	4.55	3.01	95	4.86	3.08	95	4.74	2.92	95			
Plus: Non-interest income	2.62	1.21	89	2.61	1.32	87	2.46	1.31	87	2.17	1.35	85			
Equals: adjusted operating income (tax equivalent)	6.88	4.04	95	7.15	4.41	93	7.32	4.46	94	6.91	4.33	93			
Less: Overhead expense	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95	4.30	2.72	95			
Less: Provision for credit losses	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97	1.98	0.16	96			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.02	62	0	0.01	61	0	0	25	0	0.01	51			
Plus: other tax equivalent adjustments	0.06	0	98	0.07	0	96	0.05	0	98	0.09	0	97			
Equals: Pretax net operating income (tax equivalent)	-0.44	1.04	6	1.15	1.56	19	1.16	1.57	16	0.72	1.43	11			
Less: Applicable income taxes (tax equivalent)	0	0.23	6	0.42	0.36	69	0.40	0.33	68	0	0.55	5			
Less: Minority interest	0.12	0	96	0.20	0	98	0.22	0	99	0.31	0	99			
Equals: Net operating income	-0.56	0.81	6	0.53	1.19	9	0.54	1.24	5	0.42	0.89	11			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	-0.56	0.82	6	0.53	1.19	9	0.54	1.24	5	0.42	0.90	11			
Memo: Net income (last four quarters)	-0.56	0.82	6	0.53	1.19	8	0.54	1.24	5	0.42	0.91	11			
Net income—BHC and noncontrolling (minority) interest	-0.44	0.83	6	0.73	1.20	11	0.75	1.25	9	0.73	0.91	33			
Margin Analysis															
Average earning assets / Average assets	94.54	92.32	75	93.19	91.05	71	93.12	91.48	69	92.84	91.61	65			
Average interest-bearing funds / Average assets	68.47	64.06	72	68.64	65.57	67	66.04	65.56	56	67.13	65.75	62			
Interest income (tax equivalent) / Average earning assets	5.68	3.55	96	6.54	4.41	96	6.62	4.24	95	6.28	3.80	95			
Interest expense / Average earning assets	1.17	0.52	92	1.66	1.08	85	1.41	0.86	88	1.17	0.60	89			
Net interest income (tax equivalent) / Average earning assets	4.51	3.01	96	4.88	3.33	95	5.22	3.38	95	5.11	3.19	94			
Yield or Cost															
Total loans and leases (tax equivalent)	8.06	4.27	96	8.81	5.09	96	8.89	4.95	95	8.55	4.52	95			
Interest-bearing bank balances	0.43	0.27	87	2	2.04	43	1.82	1.64	66	1.05	1.05	52			
Federal funds sold and reverse repos		0.68			2.44			2.17			1.41				
Trading assets	0	0.60	47	0.01	0.99	44	0.02	1.11	41	0.23	1.11	41			
Total earning assets	5.67	3.51	96	6.52	4.36	96	6.59	4.20	95	6.26	3.73	95			
Investment securities (tax equivalent)	1.78	2.25	18	2.29	2.76	10	2.30	2.68	20	2.06	2.47	22			
US Treasury and agency securities (excluding mortgage-backed securities)	2.40	1.75	84	1.78	2.32	16	1.59	2.05	17	1.24	1.62	24			
Mortgage-backed securities	1.67	2.05	19	2.22	2.61	10	2.41	2.50	42	2.13	2.23	43			
All other securities	2.71	3.24	28	4.86	4.06	81	3.40	4.20	37	3.16	3.66	37			
Interest-bearing deposits	0.55	0.53	57	1.16	1.10	57	0.84	0.81	61	0.50	0.49	57			
Time deposits of \$250K or more	1.32	1.42	39	1.56	1.96	20	1.52	1.44	58						
Time deposits < \$250K	1.62	1.36	68	1.95	1.82	54	1.49	1.29	62						
Other domestic deposits	0.42	0.36	68	1.02	0.93	59	0.77	0.67	67						
Foreign deposits	0.62	0.42	78	1.05	1.19	46	0.66	0.97	40	0.51	0.51	46			
Federal funds purchased and repos	0.19	0.62	11	0.34	1.86	12	0.43	1.51	16	0.30	0.94	20			
Other borrowed funds and trading liabilities	2.70	1.50	90	3.41	2.38	89	3.29	2.28	90	2.81	1.77	89			
All interest-bearing funds	1.62	0.74	93	2.26	1.49	85	1.98	1.19	87	1.61	0.82	88			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016									
Non-interest Income and Expenses														
Total non-interest income	3,918,592	3,712,549	3,240,827	2,907,096										
Fiduciary activities income	206,967	173,275	164,302	155,985										
Service charges on deposit accounts - domestic	139,481	174,063	170,633	176,618										
Trading revenue.....	41,381	35,661	40,400	21,450										
Investment banking fees and commissions.....	257,253	226,053	187,029	194,502										
Insurance activities revenue.....	1,152	2,115	3,085	4,363										
Venture capital revenue.....	0	0	0	0										
Net servicing fees	43,071	75,381	116,748	131,421										
Net securitization income	-49,403	-2,963	-38,286	-23,819										
Net gains (losses) on sales of loans, OREO, other assets.....	-159,276	-221,188	-130,782	-194,493										
Other non-interest income.....	3,437,966	3,250,152	2,727,698	2,441,069										
Total overhead expenses	8,255,103	6,366,505	5,818,874	5,771,251										
Personnel expense.....	1,892,642	1,943,354	1,797,750	1,893,809										
Net occupancy expense.....	497,933	471,676	461,736	448,771										
Goodwill impairment losses	1,848,228	0	0	10,537										
Amortization expenses and impairment loss (other intangible assets).....	176,411	175,049	235,601	262,681										
Other operating expenses.....	3,839,889	3,776,426	3,323,787	3,155,453										
Fee income on mutual funds and annuities.....	37,930	6,444	5,751	6,204										
Memoranda														
Assets under management in proprietary mutual funds and annuities	0	0	0	0										
Number of equivalent employees	15,196	16,629	16,589	16,790										
Average personnel expense per employee.....	124.55	116.87	108.37	112.79										
Average assets per employee.....	9,841.76	8,565.75	7,930.29	7,990.74										
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.97	2.02	42	0.17	2.72	24	0.18	3.08	21	0.21	2.85	21		
Overhead expenses / Net Interest Income + non-interest income	80.30	62.28	89	62.64	61.29	61	60.65	60.88	52	62.38	63.61	41		
Percent of Average Assets														
Total overhead expense	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95	4.30	2.72	95		
Personnel expense.....	1.27	1.30	50	1.36	1.41	45	1.37	1.44	39	1.41	1.42	52		
Net occupancy expense.....	0.33	0.26	80	0.33	0.28	70	0.35	0.28	73	0.33	0.29	66		
Other operating expenses.....	3.92	0.94	96	2.77	0.97	98	2.71	0.97	97	2.56	1	97		
Overhead less non-interest income	2.90	1.25	93	1.86	1.32	83	1.96	1.38	87	2.13	1.34	92		
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	80.20	61.82	89	62.47	60.64	63	60.41	60.37	52	62.24	62.73	46		
Personnel expense.....	18.39	32.36	3	19.07	32.39	4	18.67	32.51	4	20.42	32.93	4		
Net occupancy expense.....	4.84	6.58	22	4.63	6.52	15	4.79	6.48	16	4.84	6.70	19		
Other operating expenses.....	56.98	22.28	93	38.77	21.20	91	36.96	20.90	94	36.98	22.41	91		
Total non-interest income	38.07	28.83	74	36.43	29.23	69	33.65	28.50	67	31.35	31.08	59		
Fiduciary activities income	2.01	2.09	57	1.70	1.97	56	1.71	2.14	53	1.68	2.38	52		
Service charges on domestic deposit accounts	1.36	3.27	19	1.71	3.88	24	1.77	4.15	26	1.90	4.28	27		
Trading revenue.....	0.40	1.28	55	0.35	1.18	50	0.42	0.85	58	0.23	0.90	53		
Investment banking fees and commissions.....	2.50	2.46	66	2.22	3.54	59	1.94	3.42	53	2.10	3.62	55		
Insurance activities revenue.....	0.01	0.41	32	0.02	0.47	37	0.03	0.47	42	0.05	0.55	40		
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44		
Net servicing fees	0.42	0.01	79	0.74	0.28	81	1.21	0.65	78	1.42	0.60	80		
Net securitization income	-0.48	0	0	-0.03	0.01	0	-0.40	0.01	0	-0.26	0.01	1		
Net gain (loss) - sales of loans, OREO, and other assets	-1.55	3.92	2	-2.17	1.86	2	-1.36	1.61	2	-2.10	1.67	2		
Other non-interest income.....	33.40	9.65	96	31.89	10.04	94	28.32	9.86	95	26.33	10.77	93		
Overhead less non-interest income	42.13	31.93	77	26.04	31.06	31	26.77	31.46	32	30.89	31.19	44		
Applicable income taxes / Pretax net operating income (tax equivalent).....		18.63		28.75	20.56	94	27.96	19.04	97	-15.73	32.99	4		
Applicable income tax + TE / Pretax net operating income + TE		21.18		36.57	23.23	94	34.93	21.56	97	-0.46	37.95	5		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	26,824,942	30,931,695	32,546,854	32,524,583			-13.28	-12.73
Commercial and industrial loans	16,107,829	16,093,133	16,766,759	14,551,483			0.09	-17.51
Loans to individuals	43,278,897	39,031,068	32,349,532	28,956,092			10.88	48.39
Loans to depository institutions and acceptances of other banks	101,010	45,007	48,721	48,202			124.43	34.68
Agricultural loans	305	1,094	2,360	3,597			-72.12	-68.88
Other loans and leases	8,046,395	8,023,666	6,614,920	7,179,381			0.28	163.54
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	94,359,378	94,125,663	88,329,146	83,263,338			0.25	14.30
Less: Allowance for loan and lease losses	7,338,493	3,646,189	3,897,130	3,911,575			101.26	132.18
Net loans and leases	87,020,885	90,479,474	84,432,016	79,351,763			-3.82	9.60
Debt securities that reprice or mature in over 1 year	15,514,107	14,510,579	12,598,256	14,590,520			6.92	-13.55
Mutual funds and equity securities	13,115	12,696	10,995	10,814			3.30	25.06
Subtotal	102,548,107	105,002,749	97,041,267	93,953,097			-2.34	5.34
Interest-bearing bank balances	12,432,701	6,798,456	6,586,524	5,021,357			82.88	199.81
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	1,304,067	3,767,976	1,785,411	1,611,657			-65.39	-54.94
Trading assets	1,030,291	447,166	312,377	212,644			130.40	249.13
Total earning assets	117,315,166	116,016,347	105,725,579	100,798,755			1.12	12.06
Non-interest-bearing cash and due from depository institutions	938,579	845,916	1,204,069	1,553,157			10.95	11.06
Premises, fixed assets, and leases	1,009,086	1,143,212	506,660	552,508			-11.73	88.07
Other real estate owned	29,799	66,828	107,868	130,777			-55.41	-23.51
Investment in unconsolidated subsidiaries	123,831	139,853	149,450	159,682			-11.46	-41.52
Intangible and other assets	30,016,215	31,287,321	27,940,659	25,099,150			-4.06	41.26
Total assets	149,432,676	149,499,477	135,634,285	128,294,029			-0.04	17.14
Quarterly average assets	146,975,372	147,774,560	134,521,420	130,580,830			-0.54	12.07
Average loans and leases (YTD)	95,222,858	92,308,648	85,381,068	85,526,209			3.16	18.12
Memoranda								
Loans held-for-sale	2,226,196	1,420,223	1,283,278	2,522,486			56.75	-30.07
Loans not held-for-sale	92,133,182	92,705,440	87,045,868	80,740,852			-0.62	16.08
Real estate loans secured by 1–4 family	10,929,644	12,852,202	14,404,117	13,716,337			-14.96	-13.52
Commercial real estate loans	15,732,975	15,857,686	15,787,511	16,288,304			-0.79	-13.07
Construction and land development	2,482,124	2,003,118	2,118,712	2,078,262			23.91	49.07
Multifamily	8,370,840	8,593,523	8,308,929	8,270,755			-2.59	-11.06
Nonfarm nonresidential	4,880,011	5,261,045	5,359,870	5,939,287			-7.24	-30.49
Real estate loans secured by farmland	411	480	1,494	1,926			-14.37	-74.26
Total investment securities	16,831,289	18,291,251	14,394,662	16,212,991			-7.98	-19.28
U.S. Treasury securities	170,651	4,090,936	1,804,745	998,112			-95.83	-94.65
US agency securities (excluding mortgage-backed securities)	58,946	75,174	109,654	156,933			-21.59	-72.13
Municipal securities	1	9	16	23			-88.89	-100.00
Mortgage-backed securities	16,337,626	13,909,496	11,981,956	14,685,220			17.46	19.78
Asset-backed securities	95,234	63,226	327,183	350,229			50.62	-93.00
Other debt securities	155,716	139,714	160,113	11,660			11.45	-90.69
Mutual funds and equity securities	13,115	12,696	10,995	10,814			3.30	25.06
Available-for-sale securities	11,313,489	14,339,758	11,632,987	14,413,183			-21.10	-45.74
U.S. Treasury securities	170,651	4,090,936	1,804,745	998,112			-95.83	-94.65
US agency securities (excluding mortgage-backed securities)	58,946	75,174	109,654	156,933			-21.59	-72.13
Municipal securities	1	9	16	23			-88.89	-100.00
Mortgage-backed securities	10,877,782	9,970,699	9,231,276	12,885,412			9.10	-20.25
Asset-backed securities	50,393	63,226	327,183	350,229			-20.30	-96.30
Other debt securities	155,716	139,714	160,113	11,660			11.45	-90.69
Mutual funds and equity securities	0	0	0	10,814			-100.00	
Held-to-maturity securities appreciation (depreciation)	173,244	18,430	-74,631	-25,871			840.01	
Available-for-sale securities appreciation (depreciation)	177,107	-7,588	-301,329	-222,583				
Structured notes, fair value	0	0	0	0				
Pledged securities	3,483,920	7,494,561	6,565,518	5,926,414			-53.51	0.95

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	9,190,291	6,959,073	6,562,244	6,398,844		32.06	105.01
NOW, ATS and transaction accounts	6,313,870	3,900,015	3,271,702	2,948,847		61.89	55.01
Time deposits less brokered deposits) < \$250K.....	1,171,690	3,349,213	3,963,255	3,072,946		-65.02	
MMDA and other savings accounts	50,339,548	38,887,663	36,780,671	37,721,154		29.45	30.96
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	67,015,399	53,095,964	50,577,872	50,141,791		26.22	37.01
Time deposits of \$250K or more	516,339	776,107	909,270	570,272		-33.47	
Foreign deposits	5,808,354	8,935,064	8,689,810	9,029,428		-34.99	1071.23
Federal funds purchased and repos.....	323,398	407,477	277,430	422,613		-20.63	-19.32
Secured federal funds purchased	0	0	0	0			
Commercial paper	125,000	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	2,005,789	8,515,235	4,904,477	4,254,146		-76.44	-85.67
Other borrowings w/remaining maturity over 1 year	44,235,465	42,212,213	39,897,324	34,083,024		4.79	29.36
Brokered deposits < \$250K	1,950,858	4,424,143	1,371,060	1,121,266		-55.90	
Noncore funding	54,965,203	65,270,239	56,049,371	49,480,749		-15.79	-1.29
Trading liabilities	962,842	390,548	238,266	143,939		146.54	412.02
Subordinated notes and debentures + trust preferred securities.....	11	602	166,876	526,757		-98.17	-100.00
Other liabilities	5,226,509	6,343,294	4,754,668	4,295,163		-17.61	126.20
Total liabilities	128,169,964	125,100,647	111,787,053	104,588,399		2.45	18.69
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	195,445			-100.00
Common stock	0	0	0	0			
Common surplus.....	17,876,818	17,954,441	17,815,874	17,723,009		-0.43	21.37
Retained earnings.....	1,843,765	4,155,226	3,783,405	3,462,674		-55.63	-21.59
Accumulated other comprehensive income	166,295	-88,207	-321,652	-198,431			
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	19,886,878	22,021,460	21,277,627	21,182,697		-9.69	16.05
Noncontrolling (minority) interest in subsidiaries	1,375,834	2,377,370	2,569,605	2,522,933		-42.13	-43.73
Total equity capital, including minority interest	21,262,712	24,398,830	23,847,232	23,705,630		-12.85	8.58
Total liabilities and capital	149,432,676	149,499,477	135,634,285	128,294,029		-0.04	17.14
Memoranda							
Non-interest-bearing deposits	22,110,400	15,232,574	14,729,373	15,665,211		45.15	159.18
Interest-bearing deposits	53,180,550	51,998,704	46,818,639	45,197,546		2.27	12.02
Total deposits	75,290,950	67,231,278	61,548,012	60,862,757		11.99	34.44
Long-term debt that reprices within 1 year	14,246,529	15,091,755	14,743,687	13,309,136		-5.60	-18.58
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,021,460	21,277,627	21,182,696	19,616,847			
Accounting restatements	-1,784,410	62,082	-5,402	5,036			
Net income	-840,364	753,169	707,404	561,066			
Net sale of new perpetual preferred stock	0	0	-200,000	0			
Net sale of new common stock	0	0	0	-148			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	7,859	322,078			
Less: Dividends declared	125,000	400,000	420,950	24,600			
Change in other comprehensive income	254,502	233,445	-84,546	-188			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	360,690	95,137	90,566	702,606			
Holding company equity capital, ending balance	19,886,878	22,021,460	21,277,627	21,182,697			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	17.95	36.22	17	20.69	37.78	21	24	37.19	25	25.35	35.54	29			
Commercial and industrial loans	10.78	13.52	34	10.76	12.02	45	12.36	12.85	51	11.34	12.62	47			
Loans to individuals	28.96	3.40	96	26.11	4.20	95	23.85	4.31	94	22.57	4.47	94			
Loans to depository institutions and acceptances of other banks	0.07	0.03	86	0.03	0.04	79	0.04	0.05	78	0.04	0.06	76			
Agricultural loans.....	0	0.19	22	0	0.24	26	0	0.30	27	0	0.21	32			
Other loans and leases.....	5.38	4.63	62	5.37	5.01	57	4.88	5	57	5.60	5.10	56			
Net loans and leases.....	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31	61.85	62.73	34			
Debt securities over 1 year.....	10.38	15.55	27	9.71	14.60	19	9.29	14.63	21	11.37	14.83	33			
Mutual funds and equity securities	0.01	0.05	40	0.01	0.06	40	0.01	0.06	40	0.01	0.06	38			
Subtotal	68.62	78.16	15	70.24	79.65	16	71.55	79.97	18	73.23	79.31	21			
Interest-bearing bank balances	8.32	7.51	57	4.55	3.06	72	4.86	3.04	78	3.91	3.46	64			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.87	1.68	37	2.52	1.91	70	1.32	1.96	55	1.26	1.86	47			
Trading assets	0.69	1.01	65	0.30	1.19	57	0.23	1.33	63	0.17	1.34	56			
Total earning assets.....	78.51	91.05	0	77.60	89.53	3	77.95	89.74	1	78.57	89.84	2			
Non-interest cash and due from depository institutions.....	0.63	1.07	17	0.57	1.14	14	0.89	1.21	27	1.21	1.22	48			
Other real estate owned.....	0.02	0.02	61	0.04	0.03	72	0.08	0.04	81	0.10	0.05	77			
All other assets.....	20.86	7.82	99	21.83	9.27	96	21.16	8.98	98	20.22	8.86	97			
Memoranda															
Short-term investments	9.19	11.17	48	7.07	7.63	64	6.17	7.80	61	5.17	8.69	49			
U.S. Treasury securities.....	0.11	0.84	51	2.74	1.03	78	1.33	1.04	65	0.78	1.02	58			
US agency securities (excluding mortgage-backed securities)	0.04	0.63	28	0.05	0.54	35	0.08	0.69	32	0.12	0.75	43			
Municipal securities	0	1.69	16	0	1.34	15	0	1.62	14	0	1.60	11			
Mortgage-backed securities	10.93	11.75	47	9.30	11.44	35	8.83	11.13	39	11.45	11.06	53			
Asset-backed securities	0.06	0.32	62	0.04	0.28	60	0.24	0.33	69	0.27	0.30	70			
Other debt securities	0.10	0.42	47	0.09	0.39	50	0.12	0.41	54	0.01	0.38	32			
Loans held-for-sale.....	1.49	0.52	86	0.95	0.39	82	0.95	0.30	89	1.97	0.33	94			
Loans held for investment	61.66	61.72	41	62.01	63.50	34	64.18	63.93	36	62.93	62.63	36			
Real estate loans secured by 1–4 family	7.31	11.91	31	8.60	13.29	30	10.62	13.46	36	10.69	13.44	36			
Revolving	2.63	1.66	69	3	2.07	67	3.73	2.27	72	4.20	2.40	76			
Closed-end, secured by first liens	4.62	9.81	26	5.52	10.69	27	6.76	10.57	31	6.31	10.35	31			
Closed-end, secured by junior liens	0.06	0.22	27	0.08	0.28	30	0.13	0.31	35	0.17	0.34	42			
Commercial real estate loans	10.53	22.22	24	10.61	22.23	26	11.64	21.58	29	12.70	19.88	33			
Construction and land development.....	1.66	3.40	31	1.34	3.44	30	1.56	3.51	32	1.62	3.25	32			
Multifamily.....	5.60	3.12	82	5.75	3.01	82	6.13	2.72	87	6.45	2.54	88			
Nonfarm nonresidential	3.27	14.72	14	3.52	14.69	18	3.95	14.44	17	4.63	13.30	22			
Real estate loans secured by farmland.....	0	0.33	18	0	0.36	20	0	0.41	21	0	0.32	25			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	28.43	57.15	13	32.86	57.46	16	36.85	56.49	21	39.06	54.84	24			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	11.58	19.43	25	13.65	20.75	29	16.31	21.10	29	16.47	21.45	27			
Real estate loans secured by 1–4 family.....	4.17	2.64	71	4.76	3.15	70	5.73	3.50	76	6.48	3.77	79			
Revolving	7.41	16.59	19	8.89	17.39	20	10.58	17.39	26	10	17.41	23			
Closed-end.....	16.67	34.63	21	16.85	33.52	23	17.87	32.14	27	19.56	29.99	32			
Commercial real estate loans	2.63	5.26	31	2.13	5.09	29	2.40	5.20	31	2.50	4.90	33			
Construction and land development.....	0.06	0.93	16	0.06	0.94	22	0.06	1.02	22	0.05	0.89	24			
1–4 family.....	2.58	4.19	33	2.07	4.02	33	2.34	4.05	35	2.45	3.90	37			
Other.....	8.87	4.96	83	9.13	4.69	85	9.41	4.10	89	9.93	3.84	88			
Multifamily.....	5.17	22.93	10	5.59	22.15	11	6.07	21.40	14	7.13	20.03	18			
Nonfarm nonresidential	1.50	7.68	14	1.57	7.72	17	1.86	8.03	18	2.05	7.58	20			
Owner-occupied.....	3.67	14.95	9	4.02	14.34	11	4.20	13.38	15	5.09	12.45	22			
Other.....	0	0.54	18	0	0.55	20	0	0.63	21	0	0.51	26			
Real estate loans secured by farmland.....	0.11	0.06	86	0.05	0.11	77	0.06	0.12	74	0.06	0.17	74			
Loans to depository institutions and acceptances of other banks.....	17.07	22.17	32	17.10	19.53	47	18.98	20.32	49	17.48	20.53	43			
Commercial and industrial loans	45.87	6.13	95	41.47	7.13	94	36.62	7.36	93	34.78	7.61	92			
Loans to individuals	0.26	0.65	67	0.41	0.81	65	0.60	1.02	70	0.66	1.12	69			
Credit card loans	0	0.32	22	0	0.37	26	0	0.46	27	0	0.33	30			
Agricultural loans.....	8.53	9.09	62	8.52	9.85	56	7.49	9.66	53	8.62	10.32	55			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	104.06	381.27	11	137.92	391.26	14	147.33	379.80	15	149.83	366.85	16			
Real estate loans secured by 1–4 family.....	42.40	125.03	17	57.31	138.18	22	65.21	137.84	23	63.19	138.55	24			
Revolving	15.26	17.42	52	19.99	21.26	55	22.90	23.33	56	24.85	25.05	54			
Closed-end.....	27.14	106.14	13	37.31	115.20	16	42.30	112.79	19	38.34	111.69	18			
Commercial real estate loans	61.03	234.65	14	70.71	229.44	18	71.47	219.72	18	75.04	204.45	23			
Construction and land development.....	9.63	35.62	22	8.93	34.95	21	9.59	35.36	22	9.57	32.91	23			
1–4 family.....	0.20	6.34	15	0.24	6.61	19	0.24	7.04	19	0.18	6.16	20			
Other.....	9.43	28.16	24	8.69	27.32	25	9.35	27.26	25	9.40	26.01	25			
Multifamily.....	32.47	32.74	62	38.32	31.04	70	37.61	27.85	75	38.10	25.95	78			
Nonfarm nonresidential	18.93	155.06	10	23.46	152.10	13	24.26	147.22	13	27.36	137.03	15			
Owner-occupied.....	5.50	52.37	13	6.57	53.07	16	7.45	54.89	16	7.84	51.62	19			
Other.....	13.43	100.54	10	16.89	97.41	13	16.81	91.80	15	19.52	84.09	18			
Real estate loans secured by farmland.....	0	3.44	17	0	3.60	19	0.01	4.02	20	0.01	3.31	24			
Loans to depository institutions and acceptances of other banks.....	0.39	0.28	85	0.20	0.44	75	0.22	0.54	74	0.22	0.68	71			
Commercial and industrial loans	62.48	139.91	14	71.76	122.02	28	75.90	128.82	32	67.03	126.55	28			
Loans to individuals	167.88	37.47	93	174.04	43.51	95	146.44	42.67	90	133.39	44.83	89			
Credit card loans	0.94	3.30	63	1.70	4.34	63	2.39	5.31	66	2.53	5.73	61			
Agricultural loans.....	0	1.88	22	0	2.18	24	0.01	2.72	27	0.02	1.88	30			
Other loans and leases.....	31.21	49.54	46	35.78	52.44	45	29.94	51.79	38	33.07	52.78	35			
Supplemental															
Non-owner occupied CRE loans / Gross loans	15.34	27.32	20	15.52	26.45	24	16.37	24.79	31	17.94	23.09	38			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	56.14	183.76	15	65.15	178.57	19	65.46	167.93	21	68.82	156.17	23			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	61.63	240.85	14	71.72	236.10	17	72.91	225.98	16	76.66	210.40	19			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	9.19	11.17	48	7.07	7.63	64	6.17	7.80	61	5.17	8.69	49			
Liquid assets	20.72	26.22	36	17.50	22.44	46	16.22	22.72	36	17.64	24.04	38			
Investment securities	11.26	17.85	24	12.23	16.99	27	10.61	17.27	20	12.64	17.35	31			
Net loans and leases	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31	61.85	62.73	34			
Net loans, leases and standby letters of credit	59.16	62.48	33	61.57	64.84	30	63.33	65.07	31	63.05	63.89	33			
Core deposits	44.85	70.67	10	35.52	63.09	12	37.29	62.13	13	39.08	61.26	15			
Noncore funding	36.78	14.13	88	43.66	19.36	89	41.32	21.34	87	38.57	22.32	82			
Time deposits of \$250K or more	0.35	2.11	8	0.52	2.94	7	0.67	2.89	11	0.44	2.57	11			
Foreign deposits	3.89	0.36	90	5.98	0.43	93	6.41	0.47	94	7.04	0.54	94			
Federal funds purchased and repos	0.22	1.47	32	0.27	1.94	30	0.20	1.97	26	0.33	2.23	24			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.22	0.54	48	0.27	0.48	48	0.20	0.54	37	0.33	0.73	40			
Commercial paper	0.08	0.01	92	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	1.34	1.24	64	5.70	3.01	82	3.62	3.67	54	3.32	3.96	53			
Earning assets that reprice within 1 year	46.24	39.38	68	44.15	39.29	65	41.76	40.29	52	39.74	41.61	42			
Interest-bearing liabilities that reprice within 1 year	2.07	8.20	8	4.65	10.19	17	4.04	10.01	16	2.41	8.46	10			
Long-term debt that reprices within 1 year	9.53	0.47	96	10.09	0.96	93	10.87	1.34	94	10.37	1.58	92			
Net assets that reprice within 1 year	34.63	29.11	58	29.41	26.63	56	26.86	27.38	45	26.95	29.77	40			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	40.19	3.20	93	52.06	14.45	95	49.08	16.62	95	45.54	17.03	93			
Net short-term noncore funding dependence	-8.43	-4.76	31	3.71	3.38	42	-0.48	4.66	20	-0.25	4.83	26			
Short-term investment / Short-term noncore funding	269.83	184.19	75	73.04	77.77	61	105.94	66.46	79	103.72	74.86	73			
Liquid assets - short-term noncore funding / Nonliquid assets	21.84	28.18	46	9.49	16.97	43	12.41	16.04	52	15.36	18.16	51			
Net loans and leases / Total deposits	115.58	79.43	93	134.58	90.31	95	137.18	90.08	95	130.38	90.14	89			
Net loans and leases / Core deposits	129.85	88.34	90	170.41	103.93	92	166.93	105	92	158.25	105.65	88			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.86	1.57	48	0.10	0.72	28	-0.41	-0.82	48	-0.15	-0.31	45			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.88	4.31	8	-0.04	1.36	8	-1.66	-1.98	57	-1.25	-0.77	42			
Structured notes appreciation (depreciation) / Tier 1 capital	0.02			0			-0.05			-0.08					
Percent of Investment Securities															
Held-to-maturity securities	32.71	11.38	84	21.53	12.67	65	19.11	16.19	59	11.10	15.76	52			
Available-for-sale securities	67.22	87.23	15	78.40	85.40	35	80.81	81.88	40	88.90	84.24	47			
U.S. Treasury securities	1.01	4.72	53	22.37	6.15	86	12.54	6.99	75	6.16	6.96	60			
US agency securities (excluding mortgage-backed securities)	0.35	4.01	29	0.41	3.49	36	0.76	4.02	38	0.97	4.42	43			
Municipal securities	0	9.83	15	0	7.75	14	0	9.16	13	0	9.31	10			
Mortgage-backed securities	97.07	66.64	95	76.04	67.43	54	83.24	65.45	77	90.58	65.34	85			
Asset-backed securities	0.57	1.91	62	0.35	1.66	61	2.27	2.05	75	2.16	1.74	71			
Other debt securities	0.93	3.01	46	0.76	2.94	50	1.11	2.79	54	0.07	2.57	35			
Mutual funds and equity securities	0.08	0.35	40	0.07	0.40	40	0.08	0.42	40	0.07	0.51	35			
Debt securities 1 year or less	7.75	10.55	50	20.60	11.86	79	12.40	11.91	66	9.94	11.79	57			
Debt securities 1 to 5 years	0.97	17.03	8	4.53	17.94	27	6.19	19.18	29	5.78	18.80	27			
Debt securities over 5 years	91.20	69.86	82	74.80	66.02	51	81.33	64.73	69	84.21	64.73	73			
Pledged securities	20.70	35.67	34	40.97	30.57	64	45.61	33.30	66	36.55	34.58	57			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	30	183.32	24	26.21	26.69	60	26.22	6.77	76	-44.66	19.19	6			
Investment securities	-7.98	23.62	11	27.07	11.75	82	-11.22	9.42	8	-13.22	8.45	6			
Core deposits	26.22	26.88	53	4.98	11.23	34	0.87	7.29	25	-0.92	12.19	14			
Noncore funding	-15.79	-12.18	48	16.45	6.59	73	13.28	10.67	62	-17.08	5.59	23			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	30,883,501	30,710,400	30,297,457	29,503,803	
Commit: Secured commercial real estate loans	3,351,471	2,841,031	2,514,145	2,477,110	
Commit: Unsecured real estate loans	286,517	346,944	348,245	341,572	
Credit card lines (reported semiannually, June/Dec)	1,199,748	1,898,076	2,060,974	1,851,814	
Securities underwriting	0	0	0	0	
Standby letters of credit	1,386,640	1,570,203	1,469,991	1,534,691	
Commercial and similar letters of credit	37,748	22,525	18,352	24,606	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	109,584	48,447	8,306	4,486	
Credit derivatives - notional amount (holding company as beneficiary)	11,393	3,846	586	0	
Credit derivative contracts w/ purchased credit protection-investment grade	11,393	3,846	586	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	109,584	48,447	8,306	4,486	
Derivative Contracts					
Interest rate futures and forward contracts	601,306	553,493	333,821	513,190	
Written options contracts (interest rate)	12,170,759	11,124,562	8,675,069	11,729,541	
Purchased options contracts (interest rate)	15,453,389	14,756,690	10,542,008	12,599,135	
Interest rate swaps	43,189,535	36,115,053	35,044,340	30,740,018	
Futures and forward foreign exchange	1,203,760	1,052,387	1,560,444	696,130	
Written options contracts (foreign exchange)	207,140	12,737	66,062	31,339	
Purchased options contracts (foreign exchange)	181,786	8,975	57,530	3,242	
Foreign exchange rate swaps	2,982,626	2,815,521	2,241,185	2,295,457	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	114,604	132,791	161,984	
Purchased options contracts (commodity and other)	0	114,604	132,791	161,860	
Commodity and other swaps	10,005	10,005	10,630	11,960	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.67	22.01	52	20.54	23.52	50	22.34	24.05	55	23	24.03	56			
Standby letters of credit	0.93	0.71	72	1.05	0.84	70	1.08	0.92	68	1.20	0.96	71			
Commercial and similar letters of credit	0.03	0.02	75	0.02	0.02	65	0.01	0.02	58	0.02	0.03	59			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.07	0.35	58	0.03	0.42	57	0.01	0.52	57	0	0.30	58			
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.30	57	0	0.52	57	0	0.75	59	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.25	68	0	0.30	68	0	0.52	67	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.07	0.30	73	0.03	0.45	73	0.01	0.69	71	0	0.59	70			
Derivative contracts	50.86	48.62	74	44.60	68.47	68	43.35	65.81	70	45.94	75.35	69			
Interest rate contracts	47.79	34.36	77	41.84	47.31	73	40.25	43.84	73	43.32	53.66	73			
Interest rate futures and forward contracts	0.40	6.21	40	0.37	10.67	45	0.25	11.40	47	0.40	13.82	50			
Written options contracts (interest rate)	8.14	2.18	90	7.44	2.47	89	6.40	2.16	88	9.14	2.60	89			
Purchased options contracts (interest rate)	10.34	1.46	92	9.87	2.65	87	7.77	2.32	89	9.82	2.37	91			
Interest rate swaps	28.90	20.83	75	24.16	28.86	68	25.84	26.74	76	23.96	25.60	73			
Foreign exchange contracts	3.06	6.01	81	2.60	10.12	80	2.89	10.92	80	2.36	9.40	77			
Futures and forward foreign exchange contracts	0.81	3.47	75	0.70	5.23	69	1.15	5.22	75	0.54	4.53	66			
Written options contracts (foreign exchange)	0.14	0.03	86	0.01	0.05	82	0.05	0.14	84	0.02	0.06	80			
Purchased options contracts (foreign exchange)	0.12	0.04	85	0.01	0.08	82	0.04	0.13	83	0	0.06	77			
Foreign exchange rate swaps	2	0.77	89	1.88	2.03	88	1.65	2.17	87	1.79	2.34	88			
Equity, commodity, and other derivative contracts	0.01	1.86	67	0.16	3.32	69	0.20	4.08	68	0.26	3.81	66			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0.08	0.98	75	0.10	1.48	73	0.13	1.21	73			
Purchased options contracts (commodity and other)	0	0.37	36	0.08	0.94	73	0.10	1.29	72	0.13	1.12	73			
Commodity and other swaps	0.01	0.32	73	0.01	0.38	72	0.01	0.40	73	0.01	0.29	72			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	32.43	42.82	48	33.27	45.53	46	35.48	44.93	53	34.50	46.60	45			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	76,000,306	66,678,631	58,796,671	58,943,856	
Interest rate contracts	71,414,989	62,549,798	54,595,238	55,581,884	
Foreign exchange contracts.....	4,575,312	3,889,620	3,925,221	3,026,168	
Equity, commodity, and other contracts	10,005	239,213	276,212	335,804	
Derivatives Position					
Futures and forwards	1,805,066	1,605,880	1,894,265	1,209,320	
Written options	12,377,899	11,251,903	8,873,922	11,922,864	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	12,377,899	11,251,903	8,873,922	11,922,864	
Purchased options	15,635,175	14,880,269	10,732,329	12,764,237	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	15,635,175	14,880,269	10,732,329	12,764,237	
Swaps	46,182,166	38,940,579	37,296,155	33,047,435	
Held for trading.....	39,263,255	31,147,613	29,668,047	23,906,470	
Interest rate contracts	34,687,943	27,257,993	25,742,826	20,880,302	
Foreign exchange contracts.....	4,575,312	3,889,620	3,925,221	3,026,168	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	36,737,051	35,531,018	29,128,624	35,037,386	
Interest rate contracts	36,727,046	35,291,805	28,852,412	34,701,582	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	10,005	239,213	276,212	335,804	
Derivative contracts (excluding futures and FX 14 days or less)	63,798,825	55,496,395	49,819,242	46,890,211	
One year or less	13,938,698	11,692,437	11,014,848	8,736,572	
Over 1 year to 5 years	37,335,249	32,362,693	27,876,188	29,795,197	
Over 5 years	12,524,878	11,441,265	10,928,206	8,358,442	
Gross negative fair value (absolute value)	1,068,095	543,738	496,751	415,771	
Gross positive fair value.....	1,218,889	556,265	518,419	451,208	
Held for trading.....	989,814	446,488	318,893	219,246	
Non-traded.....	229,075	109,777	199,526	231,962	
Current credit exposure on risk-based capital derivative contracts	1,218,820	555,848	511,912	448,974	
Credit losses on derivative contracts	1,052	105	48	839	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	298	40	1	4	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	93.97	94.10	30	93.81	93.44	31	92.85	92.91	32	94.30	92.20	40			
Foreign exchange contracts	6.02	3.49	80	5.83	3.20	80	6.68	3.39	79	5.13	3.53	72			
Equity, commodity, and other contracts	0.01	1.17	66	0.36	1.64	70	0.47	1.93	68	0.57	1.94	66			
Futures and forwards	2.38	14.05	29	2.41	13.49	34	3.22	12.78	38	2.05	13.23	25			
Written options	16.29	8.18	78	16.87	5.91	86	15.09	6.60	81	20.23	6.68	86			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	16.29	7.73	80	16.87	5.10	89	15.09	5.49	85	20.23	5.27	90			
Purchased options	20.57	3.42	95	22.32	4.42	92	18.25	4.19	94	21.65	4.73	90			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	20.57	2.86	96	22.32	3.35	94	18.25	3.20	95	21.65	3.32	94			
Swaps	60.77	68.76	34	58.40	69.75	30	63.43	70.34	31	56.07	68.94	28			
Held for trading	51.66	43.53	49	46.71	44.16	47	50.46	46.31	48	40.56	46.32	44			
Interest rate contracts	45.64	36.62	50	40.88	37.24	50	43.78	38.40	51	35.42	37.84	49			
Foreign exchange contracts	6.02	1.60	87	5.83	1.60	87	6.68	1.85	87	5.13	2.10	81			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	48.34	56.47	50	53.29	55.84	52	49.54	53.69	51	59.44	53.68	55			
Interest rate contracts	48.32	53.82	53	52.93	52.22	54	49.07	50.60	52	58.87	51.23	58			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0.01	0.10	79	0.36	0.13	86	0.47	0.16	87	0.57	0.21	85			
Derivative contracts (excluding futures and forex 14 days or less)	83.95	91.48	25	83.23	93.86	17	84.73	94.47	23	79.55	95.63	17			
One year or less	18.34	32.05	46	17.54	32.17	43	18.73	32.51	47	14.82	31.96	42			
Over 1 year to 5 years	49.13	27.06	84	48.54	30.45	77	47.41	31.16	78	50.55	31.85	81			
Over 5 years	16.48	29.56	36	17.16	28.09	41	18.59	28.71	41	14.18	29.43	31			
Gross negative fair value (absolute value)	1.41	1.55	55	0.82	0.83	51	0.84	0.72	61	0.71	0.69	52			
Gross positive fair value	1.60	2.23	36	0.83	1.19	36	0.88	0.85	53	0.77	0.71	57			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.07	67	0.03	0.06	69	0.03	0.06	69	0.02	0.06	62			
Gross positive fair value (X)	0.06	0.09	53	0.03	0.07	49	0.03	0.06	67	0.03	0.06	65			
Held for trading (X)	0.05	0.07	58	0.02	0.06	58	0.02	0.05	65	0.01	0.05	59			
Non-traded (X)	0.01	0.02	56	0.01	0.01	62	0.01	0.01	77	0.01	0.01	79			
Current credit exposure (X)	0.06	0.06	58	0.03	0.05	51	0.03	0.04	73	0.03	0.04	71			
Credit losses on derivative contracts	0.01	0	90	0	0	91	0	0	91	0	0	98			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	95	0	0	95	0	0	94	0	0	94			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	1.06	0.85	69	0.47	0.73	66	0.47	0.53	79	0.45	0.53	75			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	3,646,189	3,897,130	3,911,575	3,814,464	
Gross losses	3,772,354	5,549,983	5,083,297	5,009,246	
Write-downs, transfers to loans held-for-sale	0	11,532	1,339	19,722	
Recoveries	2,103,839	3,008,210	2,632,747	2,439,612	
Net losses	1,668,515	2,541,773	2,450,550	2,569,634	
Provision for loan and lease losses	2,824,937	2,290,832	2,352,793	2,661,106	
Adjustments	2,535,882	0	83,312	5,639	
Ending balance	7,338,493	3,646,189	3,897,130	3,911,575	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97	1.98	0.16	96			
Provision for loan and lease losses / Average loans and leases	2.97	0.82	96	2.48	0.24	96	2.76	0.24	96	3.11	0.28	96			
Provision for loan and lease losses / Net loan and lease losses	169.31	487.86	13	90.13	130.58	16	96.01	134.68	29	103.56	143.18	37			
Allowance for loan and lease losses / Total loans and leases not held for sale	7.97	1.58	97	3.93	0.83	98	4.48	0.90	98	4.84	0.98	98			
Allowance for loan and lease losses / Total loans and leases	7.78	1.55	97	3.87	0.81	98	4.41	0.89	98	4.70	0.96	98			
Allowance for loan and lease losses / Net loans and leases losses (X)	4.40	11.58	26	1.43	8.03	7	1.59	7.54	7	1.52	8.39	7			
Allowance for loan and lease losses / Nonaccrual assets	410.24	299.17	75	162.37	218.72	53	171.27	214.03	51	130.10	178.03	38			
ALLL / 90+ days past due + nonaccrual loans and leases	409.97	244.34	82	160.59	151.73	66	168.83	160.51	65	128.04	136.22	53			
Gross loan and lease losses / Average loans and leases	3.96	0.34	98	6.01	0.28	98	5.95	0.30	98	5.86	0.33	98			
Recoveries / Average loans and leases	2.21	0.07	99	3.26	0.08	99	3.08	0.09	99	2.85	0.09	99			
Net losses / Average loans and leases	1.75	0.27	95	2.75	0.21	97	2.87	0.22	96	3	0.24	98			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0.01	0	88	0	0	82	0.02	0	88			
Recoveries / Prior year-end losses	37.91	33.98	67	59.18	36.22	85	52.56	41.30	76	49.13	33.49	78			
Earnings coverage of net loan and lease losses (X)	1.23	22.91	10	1.50	24.40	7	1.54	21.75	10	1.35	19.67	6			
Net Loan and Lease Losses By Type															
Real estate loans	0.07	0.04	73	0.04	0.01	78	0.09	0.02	94	0.13	0.02	95			
Real estate loans secured by 1-4 family	0.03	0.01	73	-0.08	0.01	5	0	0.01	29	0.11	0.03	85			
Revolving	0.04	0.01	72	0.06	0.02	72	0.04	0.03	58	0.19	0.09	79			
Closed-end	0.02	0	75	-0.16	0	2	-0.03	0.01	16	0.06	0.02	74			
Commercial real estate loans	0.09	0.07	69	0.04	0.01	78	0.05	0.01	83	0.05	0.01	78			
Construction and land development	0	0	59	0	-0.01	72	-0.03	-0.03	33	0.04	-0.02	87			
1-4 family	0	0	59	0	0	55	0	-0.01	63	0.06	0	98			
Other	0	0	57	0	-0.01	76	-0.03	-0.02	31	-0.02	-0.01	34			
Multifamily	0.04	0	95	0	0	81	0	0	83	0	-0.01	33			
Nonfarm nonresidential	0.23	0.11	81	0.13	0.02	93	0.16	0.02	92	0.13	0.03	88			
Owner-occupied	0.17	0.02	95	0.13	0.01	96	0.27	0.01	99	0.03	0.01	80			
Other	0.06	0.08	64	0.01	0.01	62	-0.11	0.01	2	0.10	0.01	89			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47			
Commercial and industrial loans	0.78	0.47	80	0.75	0.37	83	0.22	0.31	52	0.61	0.39	80			
Loans to individuals	3.51	1.13	90	6.17	1.17	99	7.36	1.16	98	8.40	1.25	98			
Credit card loans	7.79	2.92	93	7.89	3.11	94	6	2.92	94	6.22	2.92	91			
Agricultural loans	20	0.19	99	-17.55	0.08	1	5.51	0.15	98	1.67	0.18	93			
Loans to foreign governments and institutions	0	0	0	0	0		0	0		0	0				
Other loans and leases	0.06	0.15	55	0.02	0.15	41	0.04	0.14	50	0.09	0.15	50			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	2,522,745	3,562,824	3,565,487	3,070,333	
90+ days past due loans and leases	52,863	93,137	98,979	96,522	
Nonaccrual loans and leases	1,737,132	2,177,404	2,209,342	2,958,430	
Total past due and nonaccrual loans and leases	4,312,740	5,833,365	5,873,808	6,125,285	
Restructured 30–89 days past due	674,313	1,003,848	1,334,549	1,403,161	
Restructured 90+ days past due	5,273	3,959	3,625	4,363	
Restructured nonaccrual	583,317	695,072	908,110	982,801	
Total restructured loans and leases	1,262,903	1,702,879	2,246,284	2,390,325	
30–89 days past due loans held for sale	81,353	69,909	71,400	69,276	
90+ days past due loans held for sale	49,814	87,039	91,565	90,342	
Nonaccrual loans held for sale	118,684	6,665	0	0	
Total past due and nonaccrual loans held for sale	249,851	163,613	162,965	159,618	
Restructured loans and leases in compliance	3,193,853	2,666,772	3,701,620	4,411,159	
Other real estate owned	29,799	66,828	107,868	130,777	
Other Assets					
30–89 days past due	125,926	169,924	161,860	115,005	
90+ days past due	0	0	0	0	
Nonaccrual	51,700	68,159	66,142	48,223	
Total other assets past due and nonaccrual	177,626	238,083	228,002	163,228	

BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Loans and Leases														
30–89 days past due loans and leases	2.67	0.39	98	3.79	0.43	98	4.04	0.44	98	3.69	0.47	98		
90+ days past due loans and leases	0.06	0.12	56	0.10	0.15	62	0.11	0.17	58	0.12	0.20	59		
Nonaccrual loans and leases	1.84	0.66	93	2.31	0.51	97	2.50	0.54	98	3.55	0.63	98		
90+ days past due and nonaccrual loans and leases	1.90	0.85	89	2.41	0.71	94	2.61	0.75	95	3.67	0.88	95		
30–89 days past due restructured	0.71	0.01	99	1.07	0.01	99	1.51	0.02	99	1.69	0.02	99		
90+ days past due restructured	0.01	0.01	81	0	0.01	76	0	0.01	69	0.01	0.01	74		
Nonaccrual restructured	0.62	0.13	96	0.74	0.14	96	1.03	0.16	96	1.18	0.20	97		
30–89 days past due loans held for sale	0.09	0	96	0.07	0	96	0.08	0	96	0.08	0	96		
90+ days past due loans held for sale	0.05	0	93	0.09	0	96	0.10	0	96	0.11	0	95		
Nonaccrual loans held for sale	0.13	0.01	96	0.01	0	87	0	0	38	0	0	37		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	2.80	0.40	98	3.96	0.43	98	4.21	0.44	98	3.82	0.47	98		
90+ days past due assets	0.06	0.12	55	0.10	0.15	61	0.11	0.18	58	0.12	0.20	59		
Nonaccrual assets	1.89	0.67	93	2.38	0.53	97	2.57	0.57	98	3.60	0.64	98		
30+ days past due and nonaccrual assets	4.75	1.29	96	6.43	1.19	98	6.89	1.26	97	7.54	1.39	96		
Percent of Total Assets														
90+ days past due and nonaccrual assets	1.23	0.52	89	1.56	0.44	94	1.75	0.48	95	2.42	0.54	96		
90+ days past due and nonaccrual assets + other real estate owned	1.25	0.55	89	1.61	0.48	94	1.83	0.52	95	2.52	0.59	96		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	3.77	0.60	98	3.96	0.53	98	5.42	0.60	98	6.94	0.72	98		
Allowance for loan and lease losses	76.86	66.66	71	162.33	115.41	79	188.78	118.28	84	227.73	129.01	88		
Equity capital + allowance for loan and lease losses	20.72	4.97	96	23.06	4.28	96	29.22	4.79	97	35.50	5.78	98		
Tier 1 capital + allowance for loan and lease losses	20.60	6.05	95	26.39	5.65	94	33.30	6.16	96	41.04	7.35	97		
Loans and leases + other real estate owned	5.98	0.97	97	6.28	0.85	97	8.32	0.96	98	10.68	1.15	98		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1	0.39	90	0.84	0.38	90	0.74	0.42	86	0.84	0.44	87			
	90+ days past due		0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10			
	Nonaccrual.....		1.61	0.76	87	1.09	0.46	91	1.33	0.57	89	1.68	0.69	88			
Commercial and industrial	30–89 days past due		0.41	0.23	79	0.28	0.31	57	0.27	0.30	55	0.25	0.32	50			
	90+ days past due		0	0.03	16	0	0.05	29	0	0.05	11	0	0.05	11			
	Nonaccrual.....		0.75	0.75	57	1.05	0.83	67	1.19	0.76	76	1.71	0.93	83			
Individuals	30–89 days past due		4.92	0.83	99	8.22	0.83	99	10.10	0.84	99	9.42	0.97	99			
	90+ days past due		0.12	0.14	62	0.24	0.17	73	0.31	0.16	78	0.33	0.19	75			
	Nonaccrual.....		2.73	0.28	94	4.25	0.17	97	4.67	0.23	97	7.23	0.24	97			
Depository institution loans	30–89 days past due		0	0	46	0	0	47	0	0	47	0	0	46			
	90+ days past due		0	0	46	0	0	49	0	0	47	0	0.05	44			
	Nonaccrual.....		0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural	30–89 days past due		0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25			
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	41			
	Nonaccrual.....		94.10	0.49	98	0	0.67	22	71.95	0.75	97	51.79	0.96	97			
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0.75	0.18	87	0.57	0.20	84	0.19	0.17	67	0.44	0.20	82			
	90+ days past due		0	0.01	72	0	0.01	30	0	0.01	64	0	0.02	52			
	Nonaccrual.....		0.07	0.15	58	0.19	0.13	72	0.96	0.14	94	0.94	0.10	95			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
		Memoranda														
1–4 family	30–89 days past due	1.47	0.65	87	1.17	0.67	85	1.20	0.71	83	1.42	0.74	85			
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12			
	Nonaccrual	1.52	0.89	82	1.17	0.73	80	1.41	0.86	79	1.79	0.97	82			
Revolving	30–89 days past due	0.51	0.48	54	0.69	0.45	76	0.76	0.50	75	0.58	0.61	59			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual	1.89	1.13	80	1.74	1	80	1.55	1.17	77	1.56	1.17	73			
Closed-end	30–89 days past due	2.02	0.65	92	1.42	0.70	88	1.44	0.75	84	1.97	0.79	90			
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13			
	Nonaccrual	1.32	0.87	79	0.87	0.70	69	1.34	0.84	78	1.93	0.96	85			
Junior lien	30–89 days past due	0.05	0.02	88	0.05	0.02	79	0.07	0.03	87	0.09	0.03	89			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0.09	0.04	79	0.11	0.04	84	0.11	0.06	76	0.15	0.07	76			
Commercial real estate	30–89 days past due	0.47	0.26	77	0.40	0.18	86	0.10	0.17	34	0.12	0.18	40			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual	0.96	0.62	73	0.33	0.23	72	0.29	0.28	60	0.50	0.34	73			
Construction and development	30–89 days past due	0.12	0.28	53	2.17	0.28	94	0.17	0.21	54	0.23	0.23	64			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	0.09	0.41	46	0.10	0.20	53	0.05	0.19	41	0.04	0.24	26			
1–4 family	30–89 days past due	0.11	0.03	84	0.21	0.06	87	0.15	0.06	79	0.22	0.07	84			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0.06	0.03	82	0.08	0.02	87	0.02	0.02	64	0	0.03	28			
Other	30–89 days past due	0.01	0.22	33	1.96	0.20	94	0.02	0.13	38	0.02	0.13	35			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0.03	0.35	34	0.02	0.17	39	0.03	0.15	43	0.04	0.18	36			
Multifamily	30–89 days past due	0.50	0.09	92	0.11	0.08	73	0.01	0.10	44	0.04	0.07	59			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0.86	0.11	93	0.06	0.05	69	0.16	0.08	78	0.14	0.10	72			
Nonfarm non-residential	30–89 days past due	0.58	0.23	84	0.20	0.14	73	0.21	0.17	64	0.19	0.17	56			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual	1.57	0.80	84	0.87	0.28	91	0.59	0.30	78	1.16	0.38	91			
Owner Occupied	30–89 days past due	0.26	0.07	92	0.12	0.07	76	0.04	0.09	32	0.02	0.07	26			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0.54	0.27	83	0.56	0.16	92	0.27	0.17	71	0.69	0.21	91			
Other	30–89 days past due	0.33	0.14	80	0.08	0.07	66	0.16	0.07	83	0.17	0.09	78			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	1.03	0.44	83	0.32	0.10	87	0.32	0.13	84	0.47	0.14	90			
Farmland	30–89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21			
Credit card	30–89 days past due	1.26	0.95	72	1.84	1.19	86	1.73	1.22	81	1.29	1.08	65			
	90+ days past due	1.24	0.63	80	1.58	0.78	81	1.38	0.73	77	1.11	0.75	67			
	Nonaccrual	0	0.05	37	0.41	0.11	85	0.50	0.09	88	0.29	0.08	88			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016				
Common Equity Tier 1 Capital															
Common stock plus related surplus	17,876,818		17,954,441		17,815,874		17,723,009								
Retained earnings	3,451,057		4,155,226		3,783,405		3,462,674								
Accumulated other comprehensive income (AOCI)	166,295		-88,207		-321,652		-198,431								
Common equity tier 1 minority interest	0		0		0		0								
Common equity tier 1 capital before adjustments/deductions	21,494,170		22,021,460		21,277,627		20,987,252								
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,959,673		4,717,800		4,840,531		4,842,773								
Accumulated other comprehensive income-related adjustments	166,295		-88,207		-321,652		-197,817								
Other deductions from common equity tier 1 capital	0		0		0		0								
Subtotal:	18,368,202		17,391,867		16,758,748		16,342,296								
Adjustments and deductions for common equity tier 1 capital	0		0		0		0								
Common equity tier 1 capital	18,368,202		17,391,867		16,758,748		16,342,296								
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0		0		0		195,445								
Non-qualifying capital instruments	0		0		0		0								
Tier 1 minority interest not included in common equity tier 1 capital	1,679,893		1,389,003		1,434,613		1,364,076								
Additional tier 1 capital before deductions	1,679,893		1,389,003		1,434,613		1,559,521								
Less: Additional tier 1 capital deductions	0		0		0		105,888								
Additional tier 1 capital	1,679,893		1,389,003		1,434,613		1,453,633								
Tier 1 Capital	20,048,095		18,780,870		18,193,361		17,795,929								
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0		602		40,703		190,304								
Non-qualifying capital instruments	0		0		0		0								
Total capital minority interest not included in tier 1 capital	132,258		187,186		191,756		181,916								
Allowance for loan and lease losses in tier 2 capital	1,478,221		1,511,809		1,381,583		1,282,506								
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0		0								
Tier 2 capital before deductions	1,610,479		1,699,597		1,614,042		1,654,726								
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0		0		0		0								
Tier 2 Capital	1,610,479		1,699,597		1,614,042		1,654,726								
Exited advanced approach tier 2 capital															
Total capital	21,658,574		20,480,467		19,807,403		19,450,655								
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	148,582,664		147,774,560		134,521,420		130,580,830								
Less: Deductions from common equity tier 1 capital	2,959,673		4,717,800		4,840,531		4,948,661								
Less: Other deductions	0		0		0		0								
Total assets for leverage ratio	145,622,991		143,056,760		129,680,889		125,632,169								
Total risk-weighted assets	115,205,746		118,898,213		107,915,606		99,756,459								
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	15.94	12.35	89	14.63	12.11	84	15.53	12.09	85	16.38	12.16	90			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	17.40	13.08	89	15.80	12.78	84	16.86	12.85	87	17.84	12.95	89			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	18.80	15.23	88	17.23	14.36	84	18.35	14.45	89	19.50	14.63	91			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	13.77	9.13	96	13.13	9.76	94	14.03	9.71	96	14.17	9.53	98			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0						
Total property and casualty assets		0			0			0			0						
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0						
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0						
Total insurance underwriting equity		0			0			0			0						
Total property and casualty equity		0			0			0			0						
Total life and health equity		0			0			0			0						
Total insurance underwriting net income		0			0			0			0						
Total property and casualty		0			0			0			0						
Total life and health		0			0			0			0						
Claims and claims adjusted expense reserves (P/C)		0			0			0			0						
Unearned premiums (P/C)		0			0			0			0						
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		1,152			2,115			3,085			4,363				-45.53	-35.75	
Other insurance activities income		1,152			2,115			3,085			4,363				-45.53	-35.75	
Insurance and reinsurance underwriting income		0			0			0			0						
Premiums		0			0			0			0						
Credit related insurance underwriting		0			0			0			0						
Other insurance underwriting		0			0			0			0						
Insurance benefits, losses, expenses		0			0			0			0						
Net assets of insurance underwriting subsidiaries											0						
Life insurance assets		1,908,806			1,860,847			1,833,291			1,795,700				2.58	10.52	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
	BHC	Peer #	Pct	BHC	Peer #	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35						
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			52.23								
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			47.77								
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			2.52								
Insurance activities revenue / Adjusted operating income	0.01	0.41	32	0.02	0.47	37	0.03	0.47	42	0.05	0.55	40						
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36						
Credit related premium income / Total premium income	38.23			34.91			44.54			43.04								
Other premium income / Total premium income	61.77			65.09			55.46			56.96								
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43						
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			5.74								
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99			-2.99								
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			127.33								
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48							
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.97	11.03	36	8.30	11.51	41	8.30	10.22	41	8.27	9.84	44						
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32						
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0								

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	4,754,166	5,124,025	5,337,948	5,245,959	
Real estate loans.....	9,269	9,828	11,375	9,792	
Commercial and industrial loans	471,978	524,380	661,070	733,378	
Loans to depository institutions and other banks acceptances	101,001	45,000	48,610	48,199	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	258,527	356,842	406,012	
Agricultural loans.....	287	0	0	0	
Other foreign loans.....	4,171,631	4,286,290	4,260,049	4,048,531	
Lease financing receivables.....	0	0	2	47	
Debt securities	0	0	0	0	
Interest-bearing bank balances	2,329,425	2,178,512	2,630,484	3,173,900	
Total selected foreign assets	7,083,591	7,302,537	7,968,432	8,419,859	
Total foreign deposits	5,808,354	8,935,064	8,689,810	9,029,428	
Interest-bearing deposits	948,574	4,724,117	4,652,590	4,061,243	
Non-interest-bearing deposits.....	4,859,780	4,210,947	4,037,220	4,968,185	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	4.45	0.87	88	6.51	1.25	91	6.41	1.17	92	5.42	1.08	92			
Cost: Interest-bearing deposits.....	0.62	0.42	78	1.05	1.19	46	0.66	0.97	40	0.51	0.51	46			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans	25.99	5.18	85	160.35	27.03	85	184.25	27.29	87	203.84	67.99	75			
Commercial and industrial loans		0.64				0.29			1.53		1.99	2.12	73		
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	-7.22	-2.40	44	-4.01	22.48	44	1.75	7.24	41	-20.59	21.19	27			
Total selected assets.....	-3	2.04	44	-8.36	12.40	32	-5.36	3.24	30	-24.25	21.86	21			
Deposits	-34.99	3.46	16	2.82	10.36	40	-3.76	5	41	-14.94	-0.77	30			

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,235,406	2,650,299	4,332,820	3,712,516		-15.65	-43.08
1–4 family residential loans.....		0	237,446	246,283	263,552		-100.00	
Home equity lines.....		7,900	10,598	13,694	19,780		-25.46	-73.51
Credit card receivables.....		0	0	0	0			
Auto loans.....		2,227,506	2,402,255	4,072,843	3,429,184		-7.27	-42.84
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans.....		0	0	0				
Home equity lines.....		0	0	0				
Credit card receivables.....		0	0	0				
Auto loans.....		0	0	0				
Commercial and industrial loans.....		0	0	0				
All other loans and leases.....		0	0	0				
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		1.50	1.77	3.19		2.89		
1–4 family residential loans.....		0	0.16	0.18		0.21		
Home equity lines.....		0.01	0.01	0.01		0.02		
Credit card receivables.....		0	0	0		0		
Auto loans.....		1.49	1.61	3		2.67		
Commercial and Industrial loans		0	0	0		0		
All other loans and leases		0	0	0		0		
Asset-backed commercial paper conduits.....		0	0	0		0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		
Liquidity commitments provided to conduit structures		0	0	0		0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		7.24	8.89	10.35		9.87		
Home equity lines		4.08	4.64	5.47		6.22		
Credit card receivables.....		0.25	0.39	0.57		0.63		
Auto loans and other consumer loans.....		45.75	41.12	37.28		35.04		
Commercial and industrial loans		16.68	16.63	18.09		16.73		
All other loans and leases.....		26.01	28.32	28.23		31.50		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
	Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0			
1–4 family residential loans.....		0	0			
Home equity lines.....	0	0	0			
Credit card receivables.....						
Auto loans.....	0	0	0			
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0		
Home equity lines.....	0	0	0	0		
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0.14	0.31	0.33	0.34		
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
						1-Year 5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	12,516	11,314	44,905		-100.00
Home equity lines.....	416	1,034	1,100	1,915		-59.77
Credit card receivables.....	0	0	0	0		
Auto loans	61,932	128,503	172,541	146,495		-51.81
Commcial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total 30–89 days past due securitized assets.....	62,348	142,053	184,955	193,315		-56.11
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines.....	2,281	3,557	5,341	9,033		-35.87
Credit card receivables.....	0	0	0	0		
Auto loans	5,955	14,805	20,809	16,695		-59.78
Commercial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total 90+ days past due securitized assets	8,236	18,362	26,150	25,728		-55.15
Total past due securitized assets.....	70,584	160,415	211,105	219,043		-56.00
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0		
Home equity lines	943	909	2,486	2,317		3.74
Credit card receivables.....	0	0	0	0		
Auto loans	36,530	93,491	99,822	84,776		-60.93
Commercial and industrial loans	0	0	0	0		
All other loans and leases.....	0	0	0	0		
Total net losses on securitized assets.....	37,473	94,400	102,308	87,093		-60.30
						-69.58

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		5.27	4.59	17.04	
Home equity lines	5.27	9.76	8.03	9.68	
Credit card receivables					
Auto loans	2.78	5.35	4.24	4.27	
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.79	5.36	4.27	5.21	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans		0	0	0	
Home equity lines	28.87	33.56	39	45.67	
Credit card receivables					
Auto loans and other consumer loans	0.27	0.62	0.51	0.49	
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.37	0.69	0.60	0.69	
Total past due securitized assets percent of securitized assets	3.16	6.05	4.87	5.90	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans		0	0	0	
Home equity lines	11.94	8.58	18.15	11.71	
Credit card receivables					
Auto loans	1.64	3.89	2.45	2.47	
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	1.68	3.56	2.36	2.35	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.02	1.53	1.52	2.43	
Home equity lines	0.52	0.71	0.78	0.62	
Credit card receivables	1.26	1.84	1.73	1.29	
Commercial and industrial loans	0.41	0.28	0.27	0.25	
All other loans and leases	3.13	4.75	5.23	4.89	
Total managed loans past due 30–89 days	2.68	3.83	4.05	3.75	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines	0.06	0.08	0.11	0.17	
Credit card receivables	1.24	1.58	1.38	1.11	
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0.07	0.13	0.15	0.16	
Total managed loans past due 90+ days	0.06	0.12	0.14	0.14	
Total Past Due Managed Assets	2.74	3.94	4.18	3.89	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.02	-0.15	-0.03	0.05	
Home equity lines	0.07	0.08	0.09	0.23	
Credit card receivables	7.79	7.89	6	6.22	
Commercial and industrial loans	0.78	0.75	0.22	0.61	
All other loans and leases	2.19	3.57	3.92	4.20	
Net Losses on Managed Assets Percent of Total Managed Assets	1.77	2.72	2.76	3.05	

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	33,409	32,128	63,517	44,842		3.99	781.27
Dividends	0	0	0	0			
Interest	2,361	3,930	5,818	5,272		-39.92	10.33
Management and service fees	31,048	28,198	57,699	37,944		10.11	1780.56
Other income	0	0	0	1,626			
Income from nonbank subsidiaries	318,989	234,306	157,028	94,010		36.14	4964.12
Dividends	0	0	0	0			
Interest	295,261	169,105	114,713	56,278		74.60	4673.05
Management and service fees	23,728	20,659	113	113		14.86	20898.23
Other income	0	44,542	42,202	37,619		-100.00	
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	352,398	266,434	220,545	138,852		32.26	3392.55
Securities gains (losses)	0	0	0	1,845			
Other operating income	94,344	2,806	3,655	7,914		3262.22	
Total operating income	446,742	269,240	224,200	148,611		65.93	4546.79
Operating Expenses							
Personnel expenses	32,393	52,881	125,442	159,668		-38.74	183.23
Interest expense	380,890	341,461	280,891	203,457		11.55	288.85
Other expenses	228,654	218,961	216,723	225,114		4.43	-20.14
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	641,937	613,303	623,056	588,239		4.67	62.22
Income (loss) before taxes	-195,195	-344,063	-398,856	-439,628			
Applicable income taxes (credit)	-275,290	-38,732	-51,114	18,165			
Extraordinary items				0			
Income before undistributed income of subsidiaries	80,095	-305,331	-347,742	-457,793			-87.90
Equity in undistributed income of subsidiaries	-920,459	1,058,501	1,055,146	1,018,859			
Bank subsidiaries	-1,282,781	387,938	489,452	239,887			
Nonbank subsidiaries	358,881	667,305	560,259	770,549		-46.22	
Subsidiary holding companies	3,441	3,258	5,435	8,423		5.62	
Net income (loss)	-840,364	753,170	707,404	561,066			
Memoranda							
Bank net income	-1,282,781	387,938	489,452	239,887			
Nonbank net income	358,881	667,305	560,259	770,549		-46.22	
Subsidiary holding companies' net income	3,441	3,258	5,435	8,423		5.62	

Parent Company Balance Sheet

	Dollar Amount in Thousands	% of Total Assets		Percent Change							
		12/31/2020	12/31/2019	12/31/2019	12/31/2018	12/31/2018	12/31/2017	12/31/2016	12/31/2016	1-Year	5-Year
Assets											
Investment in bank subsidiaries	9,297,998	29.97	11,674,306	35.91	11,352,197	37.93	11,337,723			-20.36	0.30
Common and preferred stock	9,244,620	29.80	11,617,397	35.74	11,219,433	37.49	11,160,429			-20.42	1.78
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	12	0	7	0	1			-100.00	
Other receivables	53,378	0.17	56,897	0.18	132,757	0.44	177,293			-6.18	-71.57
Investment in nonbank subsidiaries	17,229,279	55.53	17,135,137	52.71	14,274,384	47.70	13,251,195			0.55	111.80
Common and preferred stock	9,125,825	29.41	10,145,982	31.21	9,418,321	31.47	8,849,803			-10.05	43.43
Excess cost over fair value	1,254,672	4.04	1,293,886	3.98	1,333,750	4.46	1,380,248			-3.03	-14.75
Loans, advances, notes, and bonds	6,800,000	21.92	5,650,000	17.38	3,500,000	11.69	3,000,000			20.35	2166.67
Other receivables	48,782	0.16	45,269	0.14	22,313	0.07	21,144			7.76	14122.16
Investment in subsidiary holding companies	0	0	165,115	0.51	161,857	0.54	156,422			-100.00	
Common and preferred stock	0	0	165,115	0.51	161,857	0.54	156,422			-100.00	
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0				
Securities	1,042	0	1,042	0	247,510	0.83	248,692			0.00	
Securities purchased (reverse repos)	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution	4,081,575	13.16	3,125,760	9.62	3,562,789	11.90	4,369,307			30.58	28.78
Cash and due from unrelated depository institution	0	0	0	0	0	0	0				
Premises, furnishings, fixtures and equipment	870	0	4,785	0.01	4,414	0.01	7,099			-81.82	-91.73
Intangible assets	58,805	0.19	69,118	0.21	68,770	0.23	98,511			-14.92	-13.32
Other assets	355,335	1.15	332,727	1.02	255,876	0.85	173,261			6.79	182.21
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0				
Total assets	31,024,904	100.00	32,507,990	100.00	29,927,797	100.00	29,642,210			-4.56	49.31
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0				
Securities sold (repos)	0	0	0	0	0	0	0				
Commercial paper	125,000	0.40	0	0	0	0	0				
Other borrowings 1 year or less	491,410	1.58	1,111,861	3.42	938,282	3.14	244,317			-55.80	3.30
Borrowings with maturity over 1 year	10,040,623	32.36	8,835,940	27.18	7,411,459	24.76	7,748,689			13.63	288.35
Subordinated notes and debentures	0	0	0	0	0	0	0				
Other liabilities	309,128	1	485,972	1.49	268,103	0.90	271,660			-36.39	68.94
Balance due to subsidiaries and related institutions	315,021	1.02	194,731	0.60	173,539	0.58	336,059			61.77	-19.88
Total liabilities	11,281,182	36.36	10,628,504	32.70	8,791,383	29.38	8,600,725			6.14	210.15
Equity Capital	19,743,722	63.64	21,879,486	67.30	21,136,414	70.62	21,041,485			-9.76	15.18
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	195,445			-100.00	
Common stock	0	0	0	0	0	0	0				
Common surplus	17,735,607	57.17	17,813,229	54.80	17,674,662	59.06	17,581,798			-0.44	20.51
Retained earnings	2,008,115	6.47	4,066,374	12.51	3,463,831	11.57	3,266,553			-50.62	-9.88
Accumulated other comprehensive income	0	0	-117	0	-2,079	-0.01	-2,311				
Other equity capital components	0	0	0	0	0	0	0				
Total liabilities and equity capital	31,024,904	100.00	32,507,990	100.00	29,927,797	100.00	29,642,210			-4.56	49.31
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries	150,981	0.49	148,748	0.46	145,165	0.49	296,657			1.50	-59.63
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	154,102			-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0				

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	-3.83	7.29	6	3.05	9.68	8	2.94	10.40	3	2.41	7.61	10			
Bank net income / Average equity investment in banks	-12.33	7.45	5	3.37	10.51	6	4.39	11.19	3	2.15	8.74	6			
Nonbank net income / Average equity investment in nonbanks	3.48	9.75	46	6	7.89	56	5.34	7.10	50	8.45	4.73	65			
Subsidiary HCs net income / Average equity investment in sub HCs	3.39	7.01	29	1.99	8.55	14	3.43	8.78	17	5.59	6.82	39			
Bank net income / Parent net income	88.16			51.51	82.22	19	69.19	82.56	19	42.76	80.64	20			
Nonbank net income / Parent net income	3.59			88.60	5.93	95	79.20	3.78	97	137.34	7.76	96			
Subsidiary holding companies' net income / Parent net income	68.34			0.43	74	3	0.77	72.48	3	1.50	82.97	4			
Leverage															
Total liabilities / Equity capital	57.14	20.06	88	48.58	20.43	84	41.59	20.88	82	40.88	19.94	85			
Total debt / Equity capital	53.98	14.41	89	45.47	14.31	84	39.50	14.69	83	37.99	13.95	84			
Total debt + notes payable to subs that issued TPS / Equity capital	53.98	16.67	89	45.47	16.36	84	39.50	17.10	83	38.72	16.10	85			
Total debt + Loans guaranteed for affiliate / Equity capital	53.98	14.68	89	45.47	14.56	84	39.50	15.14	83	37.99	14.35	84			
Total debt / Equity capital – excess over fair value	57.64	14.52	89	48.32	14.51	85	42.16	14.81	83	40.65	14.10	86			
Long-term debt / Equity capital	50.85	13.56	89	40.38	13.04	84	35.06	13.37	82	36.83	12.69	85			
Short-term debt / Equity capital	3.12	0.77	85	5.08	1.02	86	4.44	1.14	84	1.16	1.07	77			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	6.35	0.08	96	5.91	0.12	96	6.31	0.12	96	6.56	0.17	95			
Long-term debt / Consolidated long-term debt	22.70	34.67	37	20.93	28.44	46	18.50	28.63	42	22.39	26.93	49			
Double Leverage															
Equity investment in subs / Equity capital	99.40	102.81	28	106.14	103.22	69	104.72	103.10	61	102.40	102.10	50			
Total investment in subs / Equity capital	134.36	110.16	86	132.43	111.07	84	122.01	112.48	79	117.60	111.30	77			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)		0.47		1.78	0.36	94	1.41	0.35	88	0.90	0.52	67			
Equity investment in subs – equity cap / Net income-div (X)		1.82		3.80	1.22	90	3.48	1.22	90	0.94	2.64	38			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	98.35	136.59	26	33.52	177.68	4	30.91	162.34	4	29.18	141.81	6			
Cash from ops + noncash items + op expense / Op expense + dividend	109.54	147.24	33	101.83	190.27	16	100.25	174.91	16	58.46	148.20	11			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	146.21	134.08	65	87.49	116.34	19	66.54	103.19	16	203.98	92.33	92			
Pretax operating income + interest expense / Interest expense	48.75	2,016.32	5	-0.76	1,968.54	2	-42	2,898.75	5	-116.08	1,909.25	3			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	48.75	1,539.23	4	-0.76	1,632.83	1	-39.68	1,369.37	2	-107.22	1,547.94	3			
Dividends + interest from subsidiaries / Interest expense + dividends	58.83	150.43	14	23.34	210.80	3	17.17	188.90	4	26.99	172.51	3			
Fees + other income from subsidiaries / Salary + other expenses	20.98	13.95	72	34.36	16.52	75	29.23	16.08	72	20.09	16.39	66			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11		64.60	33.93	86	38.43	24.63	87			
Other Ratios															
Net assets that reprice within 1 year / Total assets	10.86	3.85	84	4.71	2.64	70	8.41	2.61	82	9.76	3.24	86			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.10			0.04			0.24			0.10	
Nonaccrual					1.03			0.54			6.54			7.38	
Total					1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	38.74	2.66	94	38.67	5.62	91	38.14	5.50	90	36.80	5.68	91			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.19	0.08	88	0.20	0.19	84	0.15	0.21	84	0.33	0.13	88			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	156.06	81.10	88		57.84			57.26			68.72				
Dividends declared / Net income		42.29		53.11	33.08	84	59.51	27.33	93	4.38	31.29	15			
Net income – dividends / Average equity.....	-4.40	4.14	6	1.43	6.46	7	1.19	7.33	5	2.31	5.03	22			
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8			
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	0	174.85	2	0	260.40	2	0	215.26	2	0	196.35	2			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		60.28		0	66.55	4	0	60.71	4	0	59	4			
Interest income from bank subsidiaries.....		0.36		1.01	0.54	77	1.19	0.52	79	2.20	0.76	79			
Management and service fees from bank subsidiaries		1.47		7.27	1.55	84	11.79	1.88	89	15.82	2.98	87			
Other income from bank subsidiaries.....		0		0	0	46	0	0	47	0.68	0.01	94			
Operating income from bank subsidiaries		62.88		8.28	69.36	10	12.98	63.43	10	18.69	62.82	15			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	56.39	15	0	82.95	12	0	51.40	17	0	102.35	13			
Interest income from nonbank subsidiaries.....	82.27	7.38	91	25.34	20.25	77	20.47	18.56	75	7.30	8.11	65			
Management and service fees from nonbank subsidiaries	6.61	0.86	88	3.10	1.92	85	0.02	2.96	76	0.01	0.85	73			
Other income from nonbank subsidiaries.....	0	0.16	46	6.67	1.06	90	7.53	0.15	95	4.88	0.81	88			
Operating income from nonbank subsidiaries	88.88	79.84	55	35.11	150.41	24	28.03	99.33	33	12.20	165.35	27			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	43.51	16	0	61.23	17	0	48.56	15	0	59.89	15			
Interest income from subsidiary holding companies	0	8.40	23	0	6.54	25	0	3.95	26	0	2.71	34			
Management and service fees from subsidiary holding companies.....	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45			
Other income from subsidiary holding companies.....	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47			
Operating income from subsidiary holding companies	0	55.20	11	0	76.49	9	0	61.19	9	0	64.33	13			
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries.....	0.53	0.63	72	1.46	0.80	79	2.60	0.92	81	3.55	0.94	86			
Management and service fees from bank subsidiaries	6.95	1.87	84	10.47	1.81	88	25.74	2.01	94	25.53	2.17	94			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	1.09	0.09	91			
Operating income from bank subsidiaries	7.48	82.20	12	11.93	78.80	18	28.33	74.20	23	30.17	69.23	26			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	66.09	0.73	98	62.81	1.19	97	51.17	2.32	94	37.87	2.79	93			
Management and service fees from nonbank subsidiaries	5.31	0.02	96	7.67	0.06	96	0.05	0.03	87	0.08	0.07	87			
Other income from nonbank subsidiaries.....	0	0.01	46	16.54	0.04	96	18.82	0.02	97	25.31	0.17	96			
Operating income from nonbank subsidiaries	71.40	4.70	96	87.02	7.29	95	70.04	7.64	94	63.26	9.99	90			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....	24.49	135.13	38	13.38	83.37	40	15.47	87.87	43	121.42	83.68	70			
Loans and advances from subsidiaries / Total debt	1.42	27.08	27	1.50	28.33	29	1.74	26.53	29	3.71	39.18	37			